Attorney Docket No: U001 (BPAY.0040001)

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

re application of

Timothy L. Robinson

Serial No.:

09/765,789

Examiner:

Paul A. Bell

Confirmation No.:

1385

Art Unit:

3628

Filed:

1/19/2001

For:

SYSTEM AND METHOD FOR BIOLOGICAL AUTHORIZATION FOR

FINANCIAL TRANSACTIONS

Commissioner for Patents Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT TRANSMITTAL

Enclosed is an Information Disclosure Statement and accompanying Form PTO/SB/08A for the above-identified patent application.

[]	In accordance with 37 C.F.R. §1.97(b), no additional fee for submission of the
	IDS is required.
[X]	In accordance with 37 C.F.R. §1.97(c), also enclosed is:
	[] the fee of \$180.00 as set forth in 37 C.F.R. §1.17(p); or
	[X] a statement as specified in 37 C.F.R. §1.97(e).
[]	In accordance with 37 C.F.R. §1.97(d), a statement as specified in 37 C.F.R. §
	1.97(e) and the fee of \$180.00 as set forth in 37 C.F.R. §1.17(p) are also enclosed.
[]	Check in the amount of \$ for the total fee is attached.
[]	Authorization to charge a credit card for the total fee is attached.
[X]	A return receipt postcard is also enclosed.
	Respectfully submitted,

Dated: __10/19/05

By:

Duane S. Kobayashi Reg. No. 41122

Law Office of Duane S. Kobayashi 1325 Murray Downs Way Reston, VA 20194

Tel: 703-464-7902 Fax: 703-935-0276

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INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §1.97(c)

In accordance with the duty of disclosure set forth in 37 C.F.R. §1.56, Applicant(s) hereby submits the following information in conformance with 37 C.F.R. §§1.97 and 1.98.

[X]	Pursuant to 37 C.F.R. §1.98, a copy of each document cited in the attached Form PTO/SB/08A is enclosed.
	Pursuant to the U.S. Patent and Trademark Office's waiver of 37 C.F.R. §1.98(a)(2)(i) for applications filed after June 30, 2003, no copies of U.S. patents and patent applications cited in the attached Form PTO/SB/08 are being provided.
0	No copies of the publications listed on the attached Form PTO/SB/08A are being provided pursuant to 37 C.F.R. §1.98(d) because the publications were previously cited by or submitted to the Office in prior Application Serial No to which the above-identified application claims priority under 35 U.S.C. §120.
	Publication(s) listed on the attached Form PTO/SB/08A were cited in a foreign search or examination report corresponding to application serial no and mailed on
	Enclosed is a copy of a non-English publication(s) Pursuant to §609 of the M.P.E.P., Applicant submits the attached foreign search or examination report, which cites such non-English language publication(s)

Enclosed is a copy of a non-English publication(s) ___. English language

publication ___ (copy enclosed) claims priority from this non-English publication.

Appl. No.: 09/765,789 Inventor: Timothy Robinson Page 2 of 2

The Examiner's attention is directed to co-pending patent Application Serial No., filed, which is directed to related technical subject matter. The identification of this U.S. Patent Application is not to be construed as a waiver of secrecy as to that application now or upon issuance of the present application as a patent. The Examiner is respectfully requested to consider the cited application and the art cited therein during examination of the present application.

This Information Disclosure Statement is filed after the period specified in 37 C.F.R. § 1.97(b), but before the mailing of a final action under 37 C.F.R. §1.113; a notice of allowance under 37 C.F.R. §1.311; or an action that otherwise closes prosecution in this application.

In accordance with 37 C.F.R. §1.97(c) also enclosed is:

- [] Fee under 37 C.F.R. §1.17(p) in the amount of \$180.00; or
- [X] Statement as specified in 37 C.F.R. §1.97(e):
 - [] Each item of information contained in the Information Disclosure Statement cited herein was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing date of the Information Disclosure Statement; or
 - [X] No item of information contained in the Information Disclosure Statement submitted herewith was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the undersigned, having made a reasonable inquiry, no item of information contained in the Information Disclosure Statement was known to any individual designated in 37 C.F.R. §1.56(c) more than three months prior to the filing date of the Information Disclosure Statement.

It is respectfully requested that the Examiner consider the above-noted information and return an initialed copy of the attached Form PTO/SB/08A to the undersigned.

Respectfully submitted,

Dated: 10/19/05

By:

Duane S. Kobayashi Reg. No. 41122

Law Office of Duane S. Kobayashi 1325 Murray Downs Way Reston, VA 20194

Tel: 703-464-7902 Fax: 703-935-0276

S	Substitute for form 1449A/PTO			Complete if Known		
				Application Number	09/765,789	
	NFORM.	ATION D	ISCLOSURE	Filing Date	01/19/2001	
	STATEM	ENT BY A	APPLICANT	First Named Inventor	ROBINSON	
	(ami shaata d	is necessary)	Group Art Unit	3628	
	(use us m	uny sneets t	is necessary)	Examiner Name	Paul A. Bell	
Sheet	1	of	1	Attorney Docket Number	U001 (BPAY.0040001)	

U.S. PATENT DOCUMENTS						
Examiner Initials*		U.S. Patent	Document	Name of Patentee or Applicant of Cited	Date of Publication of Cited	
		Cite No.1	Number	Kind Code ² (<i>if known</i>)	Document Document	Document MM-YYYY
			 			
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	FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite	Foreign Patent Document				Date of Publication	
mittais*	No.'	Office Code ⁵	Number ⁴	Kind (if known)	Name of Patentee or Applicant of Cited of Cited MM-1	of Cited Document MM-YYYY	T ⁶
	B1	EP	0961251	A2	Drummond et al.	12-1999	
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Examiner	Date	
Signature	 Considered	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Unique citation designation number.

² See attached Kinds of U.S. Patent Documents.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).
⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent

⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible.
⁶ Applicant is to place a check mark here if English language Translation is attached.